

## **Exhibit A**



Researched and prepared by      Subject Property  
Christine Rowley      25 Winston Lane  
Philipstown, NY  
Prepared exclusively for      10524-7440  
Barbara Dakin

Prepared on  
January 25, 2018



**Christine Rowley**  
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# Comparative Market Analysis



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## Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### Minimums and Maximums

This page summarizes key fields of the listings in this analysis.

#### The listings in this analysis can be summarized as follows:

Listing Price between \$164,500 and \$289,000

Selling Price between \$163,000 and \$289,000

3 to 5 Bedrooms

2.0 to 3.0 Total Bathrooms

1,600 to 2,016 Square Feet

\$97.92 to \$150.91 per Square Foot

\$97.02 to \$150.91 per Sold Square Foot

Year Built between 1940 and 1993





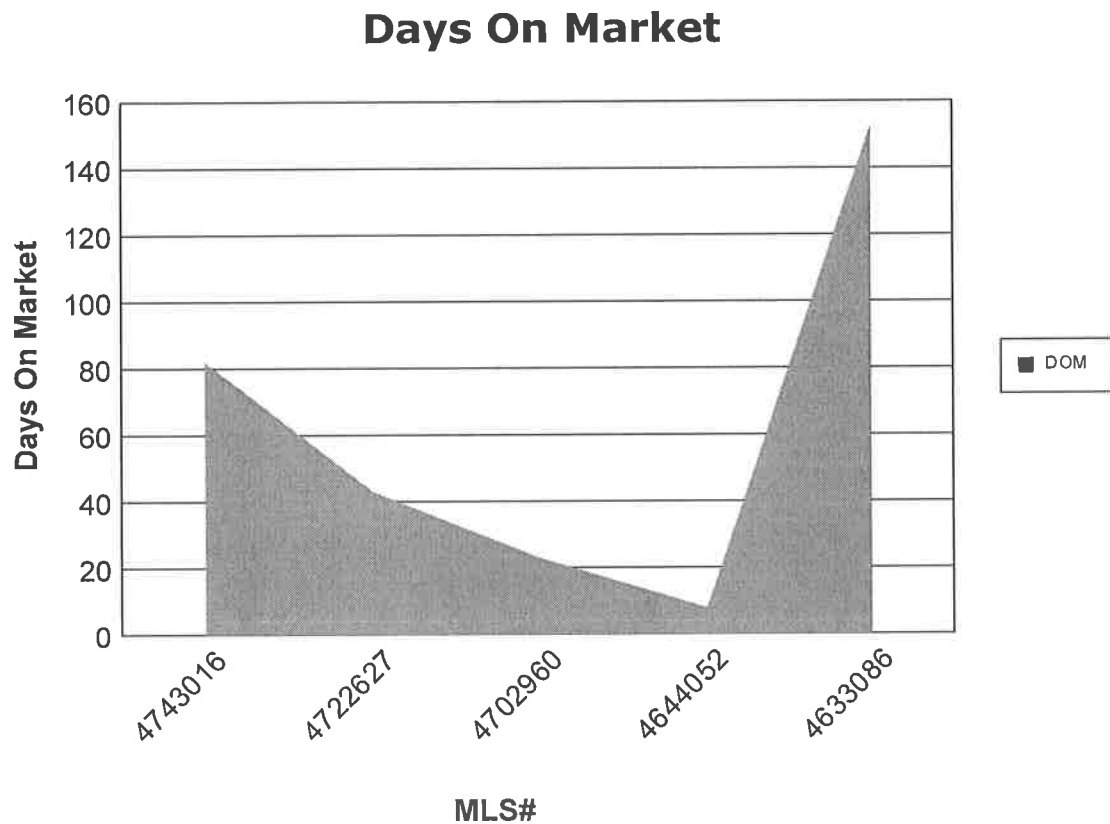
## Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### Number of Days On Market

This graph illustrates the number of days on market for the listings in this analysis.





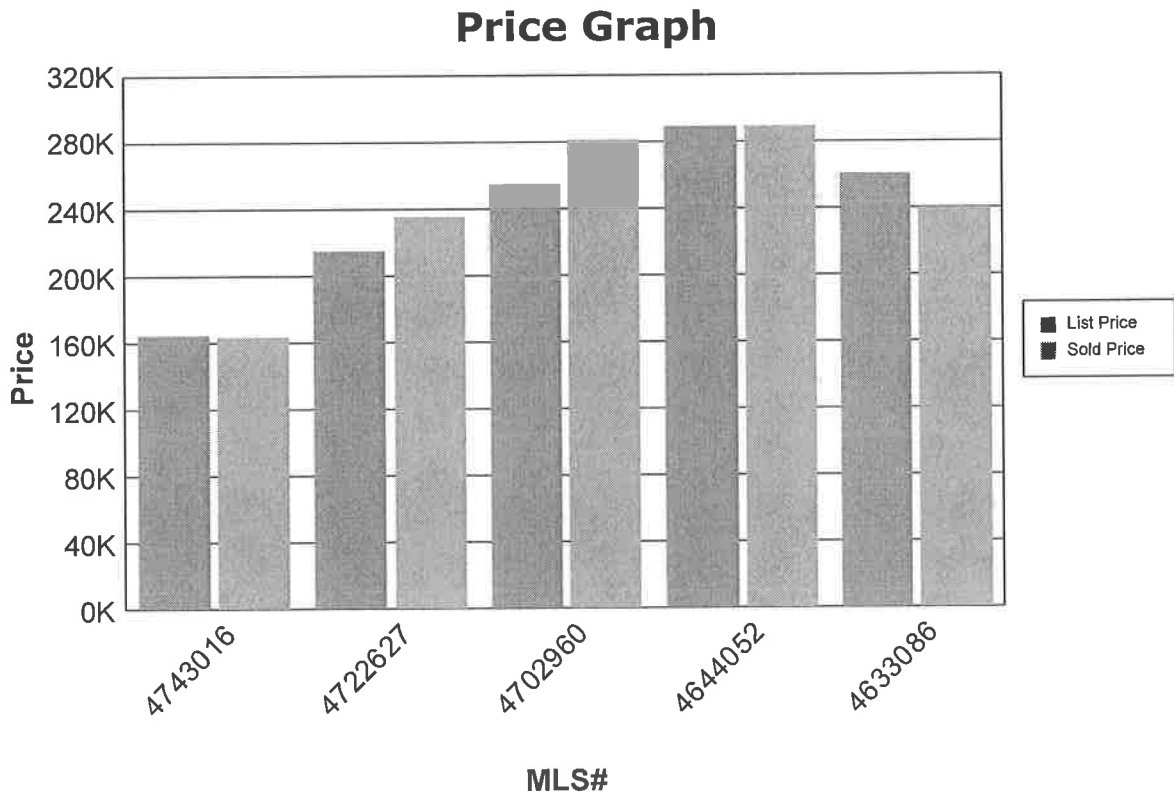
## Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### List Price and Sale Price

This graph illustrates the list price, along with sale price in Sold listings.





# Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

## Brief Summary of Compared Listings

This report summarizes the comparable listings contained in this market analysis.

### Status: Sold

MLS#	Stat Date	Address	Prop Sub Type	Ttl Sqft	Bds	Bth	L/S Price	DOM
4743016	01/08/2018	158 Gallows Hill RD	Detached	1,680	3	3.00	\$163,000	82
4722627	07/25/2017	20 Gabriel DR	Detached	1,600	3	3.00	\$235,000	43
4633086	03/29/2017	73 Aqueduct RD	Detached	1,910	3	2.00	\$240,000	152
4702960	03/10/2017	576 Westbrook DR	Detached	2,016	4	3.00	\$281,000	23
4644052	03/17/2017	11 Laurie RD	Detached	1,915	5	3.00	\$289,000	8
<b>Averages:</b>				<b>1,824</b>	<b>4</b>	<b>2.80</b>	<b>\$241,600</b>	<b>62</b>

### Summary

Status	Total	Avg Price	Avg \$ Per SqFt	Median	Low	High	Avg DOM
ACTIVE							
CONTRACT							
Temp. Off Mkt							
Off Market							
<b>SOLD</b>	<b>5</b>	<b>\$241,600</b>	<b>\$131.97</b>	<b>\$240,000</b>	<b>\$163,000</b>	<b>\$289,000</b>	<b>62</b>
RENTED							
EXPIRED							
<b>Total</b>	<b>5</b>	<b>\$241,600</b>	<b>\$131.97</b>	<b>\$240,000</b>	<b>\$163,000</b>	<b>\$289,000</b>	<b>62</b>

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# Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

## CMA Pro Report

These pages give a general overview of the selected properties.

### Sold Properties

#### 158 Gallows Hill RD



<b>MLS #:</b>	4743016	<b>Status:</b>	Sold	<b>Beds:</b>	3	<b>L Price:</b>	\$164,500
<b>Post Ofc:</b>	Garrison	<b>Baths:</b>	3 (3 0)	<b>S Price:</b>	\$163,000		
<b>County:</b>	Putnam County	<b>Yr Blt:</b>	1940	<b>S Date:</b>	1/8/2018		
<b>Type:</b>	Detached	<b>Sqft:</b>	1,680	<b>DOM:</b>	82		
<b>Style:</b>	Split Level	<b>Lot Sz:</b>	0.800				
<b>Parking:</b>	1 Car Attached						

**Rmks:** Bring your creativity and DIY ideas to this split home on large lot. This home is located in the Continental Village community offering lake rights, tennis & basketball courts and a clubhouse. Large LR with picture window, hardwood floors in most rooms, generously sized bedrooms and a 20 x 12 sun porch with vaulted ceiling, in need of some TLC. Finished lower level with door out and laundry.

#### 20 Gabriel DR



<b>MLS #:</b>	4722627	<b>Status:</b>	Sold	<b>Beds:</b>	3	<b>L Price:</b>	\$214,900
<b>Post Ofc:</b>	Cortlandt Manor	<b>Baths:</b>	3 (2 1)	<b>S Price:</b>	\$235,000		
<b>County:</b>	Westchester County	<b>Yr Blt:</b>	1967	<b>S Date:</b>	7/25/2017		
<b>Type:</b>	Detached	<b>Sqft:</b>	1,600	<b>DOM:</b>	43		
<b>Style:</b>	Ranch	<b>Lot Sz:</b>	0.470				
<b>Parking:</b>	2 Car Attached						

**Rmks:** Spacious home with many options for living space, finished basement, 2 car garage, lots of driveway and land.

**Direct:** Route 6 to Locust. Left on Gabriel. House on right.

#### 73 Aqueduct RD



<b>MLS #:</b>	4633086	<b>Status:</b>	Sold	<b>Beds:</b>	3	<b>L Price:</b>	\$259,900
<b>Post Ofc:</b>	Garrison	<b>Baths:</b>	2 (2 0)	<b>S Price:</b>	\$240,000		
<b>County:</b>	Putnam County	<b>Yr Blt:</b>	1970	<b>S Date:</b>	3/29/2017		
<b>Type:</b>	Detached	<b>Sqft:</b>	1,910	<b>DOM:</b>	152		
<b>Style:</b>	Raised Ranch	<b>Lot Sz:</b>	0.602				
<b>Parking:</b>	1 Car Attached, Off-Street Parking						

**Rmks:** Great 3BR, 2 full bath Raised Ranch situated on over a half acre. This home is just minutes over the Westchester/Cortlandt Manor border in the Continental Village section of Garrison. Lakeland schools. Enjoy community amenities including swimming lake and clubhouse. Bring your vision, bring your OFFERS, and make this house your home! Basic STAR exemption is \$1338.

**Direct:** Oregon Road to Gallows Hill Road to Aqueduct Road to #73 on right hand side





## Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### CMA Pro Report

These pages give a general overview of the selected properties.

#### Sold Properties

##### 576 Westbrook DR



<b>MLS #:</b>	4702960	<b>Status:</b>	Sold	<b>Beds:</b>	4	<b>L Price:</b>	\$254,900
<b>Post Ofc:</b>	Cortlandt Manor	<b>Baths:</b>	3 (3 0)	<b>S Price:</b>	\$281,000		
<b>County:</b>	Westchester County	<b>Yr Blt:</b>	1993	<b>S Date:</b>	3/10/2017		
<b>Type:</b>	Detached	<b>Sqft:</b>	2,016	<b>DOM:</b>	23		
<b>Style:</b>	Contemporary, Split Level	<b>Lot Sz:</b>	0.904				
<b>Parking:</b>	2 Car Attached, Driveway						

**Rmks:** 10 Carat Diamond in the Rough. Incredible opportunity to take this raw gem & refine into a spectacular showpiece. While located on Westbrook Drive, this homestead is set far back & down a private driveway ending in .90 acre that backs up to a tranquil babbling brook. From the enclosed rear porch to the secluded deck/patio, and IN-GROUND POOL, you can recreate what was once an entertainer's paradise. Recapture the comfort of this 4 bedroom, 3 full bathroom home with separate master bedroom suite on its own floor & finishable basement. Make it Shine Bright Like A Diamond...Once again.

STAR \$2,222. Close to everything from shopping, dining, parks, schools, public transportation, MetroNorth and more.

**Direct:** Traveling North on Westbrook from Route 6 to Oregon Rd., property on left. Mailbox is street level. Drive down the shared driveway. Home is the last property on driveway.

##### 11 Laurie RD



<b>MLS #:</b>	4644052	<b>Status:</b>	Sold	<b>Beds:</b>	5	<b>L Price:</b>	\$289,000
<b>Post Ofc:</b>	Cortlandt Manor	<b>Baths:</b>	3 (2 1)	<b>S Price:</b>	\$289,000		
<b>County:</b>	Westchester County	<b>Yr Blt:</b>	1959	<b>S Date:</b>	3/17/2017		
<b>Type:</b>	Detached	<b>Sqft:</b>	1,915	<b>DOM:</b>	8		
<b>Style:</b>	Split Level	<b>Lot Sz:</b>	0.379				
<b>Parking:</b>	Driveway						

**Rmks:** This is a short sale property. This home is a great value in a quiet neighborhood features include master suite, cathedral ceilings and remodeled kitchen and baths. Waiting for your personal touch.

**Direct:** Rt 6 to Renee Gate left on Laurie. House on Left.





## Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

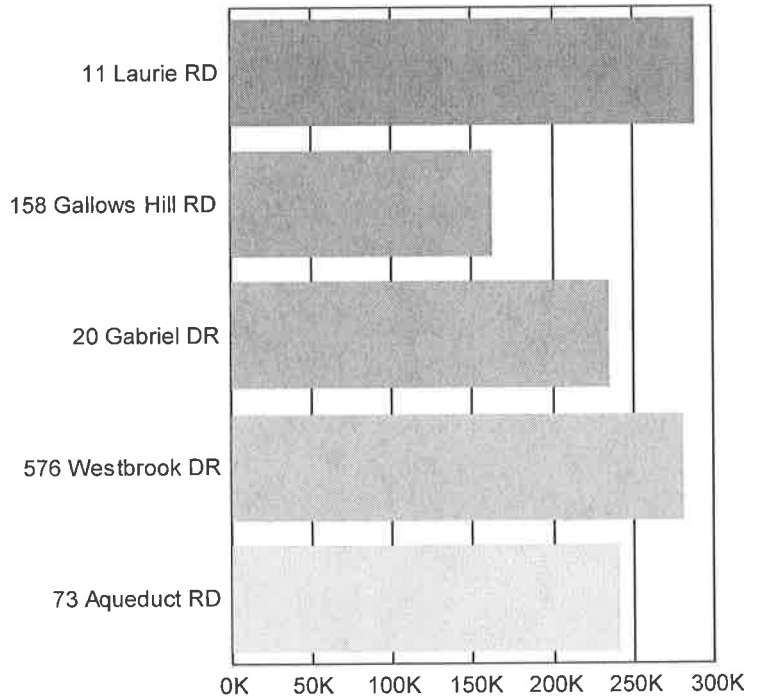
Thursday, January 25, 2018

### CMA Pro Report

These pages give a general overview of the selected properties.

#### Sold Properties

Total # of Listings	<b>5</b>
Lowest Price	<b>\$163,000</b>
Highest Price	<b>\$289,000</b>
Average Price	<b>\$241,600</b>
Avg. Price/SqFt	<b>\$131.97</b>
Avg DOM	<b>62</b>





## Comparative Market Analysis

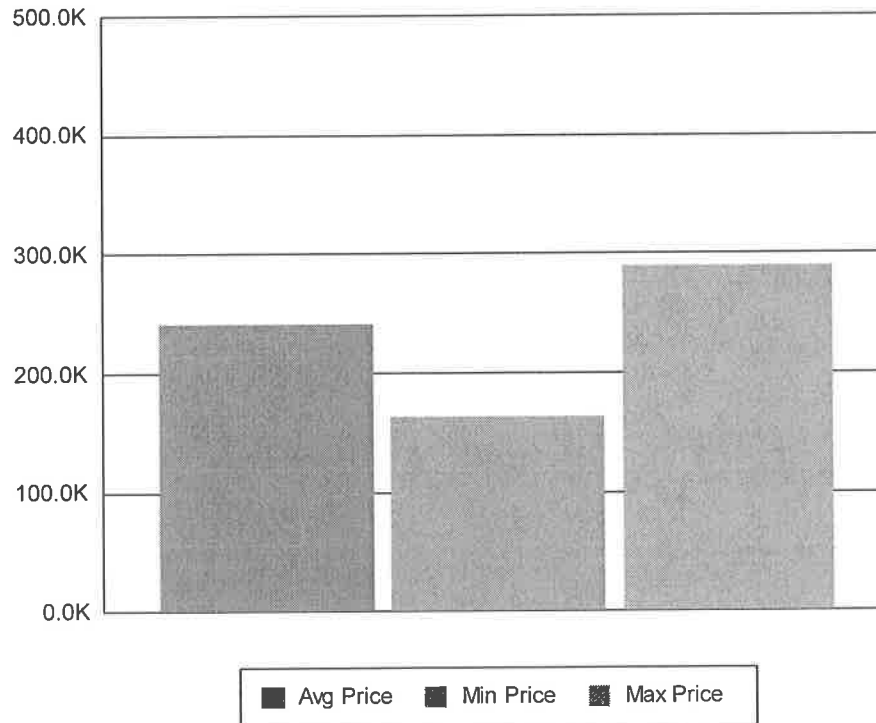
25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### CMA Pro Report

These pages give a general overview of the selected properties.

#### Summary Graph/Analysis



#### Cumulative Analysis

Listing Category	Lowest Price	Highest Price	Average Price	Avg \$ Per SF
Sold	\$163,000	\$289,000	\$241,600	\$131.97
<b>Totals / Averages</b>	<b>\$163,000</b>	<b>\$289,000</b>	<b>\$241,600</b>	<b>\$131.97</b>

#### Sold Property Analysis

Address	List Price	Sold Price	DOM	%SP/LP	SP/Sqft
158 Gallows Hill Road	\$164,500	\$163,000	82	%99.09	\$97.02
20 Gabriel Drive	\$214,900	\$235,000	43	%109.35	\$146.88
73 Aqueduct Road	\$259,900	\$240,000	152	%92.34	\$125.65
576 Westbrook Drive	\$254,900	\$281,000	23	%110.24	\$139.38
11 Laurie Road	\$289,000	\$289,000	8	%100.00	\$150.91
<b>Total Averages</b>	<b>\$236,640</b>	<b>\$241,600</b>	<b>62</b>	<b>%102.20</b>	<b>\$131.97</b>

#### Property Summary

S	Street Address	Bds	Bth	Sqft	L Price	S Price	Sold Date	DOM
Sold								

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## Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### CMA Pro Report

These pages give a general overview of the selected properties.

S	Street Address	Bds	Bth	Sqft	L Price	S Price	Sold Date	DOM
S	158 Gallows Hill Road	3	3 (3 0)	1,680	\$164,500	\$163,000	01/08/2018	82
S	20 Gabriel Drive	3	3 (2 1)	1,600	\$214,900	\$235,000	07/25/2017	43
S	73 Aqueduct Road	3	2 (2 0)	1,910	\$259,900	\$240,000	03/29/2017	152
S	576 Westbrook Drive	4	3 (3 0)	2,016	\$254,900	\$281,000	03/10/2017	23
S	11 Laurie Road	5	3 (2 1)	1,915	\$289,000	\$289,000	03/17/2017	8

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## Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### Pricing Recommendation

This page suggests a recommended selling price based on a thorough analysis of your property.

**In my professional opinion the fair market value of this home is approximately \$235,000.00. The house needs significant improvements and has many issues effecting value. See Notes Below.**

The property is in poor condition. The roof is deteriorated and on the end of its life causing leaks, cracking and water damage. The driveway is very steep and is severely damaged. It will need to be completely replaced. Aesthetically the property suffers and the kitchens, bathrooms, and flooring all will need to be replaced as well. If you have any questions, please contact me directly. Thank you.

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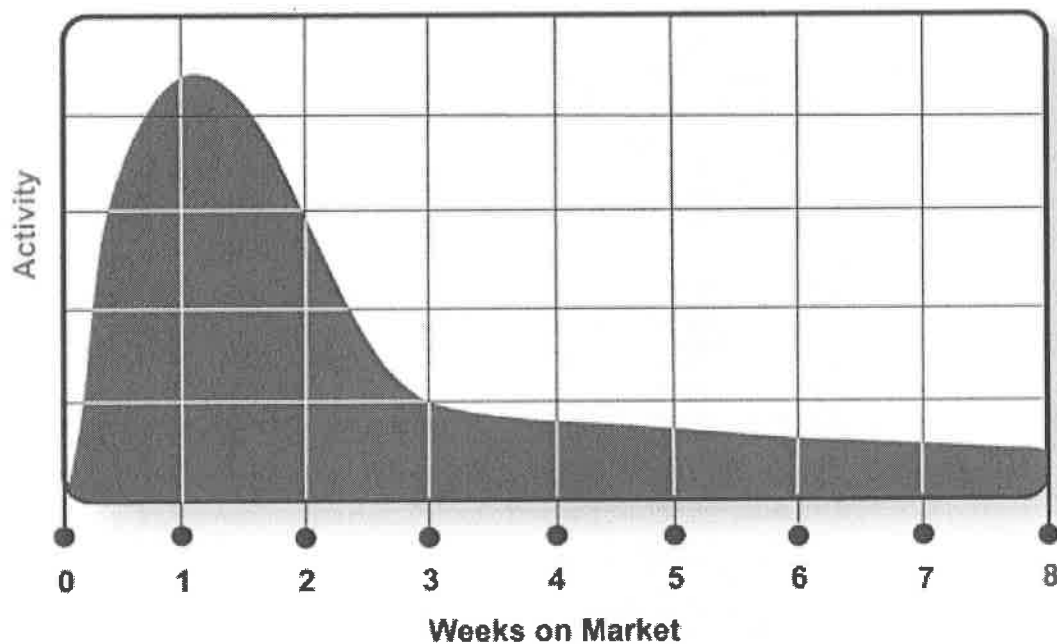
## Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### Activity vs. Timing

This chart highlights the importance of pricing correctly at market value.



This chart illustrates the level of excitement and interest in a new listing over time. It also demonstrates the importance of pricing correctly. When a property is first listed, it generates a very high level of interest from prospective buyers, which reduces dramatically over time. It is important to be priced correctly from the beginning, during the peak of this curve.





## Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### My Guarantee to You

This page is my personal guarantee to you.

#### A guarantee you can count on

I'm so committed to meeting your sales objectives in a professional and pleasing manner, that I am willing to put our guarantee in writing.

#### My Performance Guarantee

I will develop a Property Marketing Plan that clearly spells out the methods I will use to promote your property to the widest-possible audience.

If I don't act according to the agreed activities in the Plan, you may:

- Advise me that you aren't satisfied and ask for a revision of the Plan
- or
- Cancel the Listing Agreement

Your complete satisfaction is my foremost concern.

---

Date





## Comparative Market Analysis

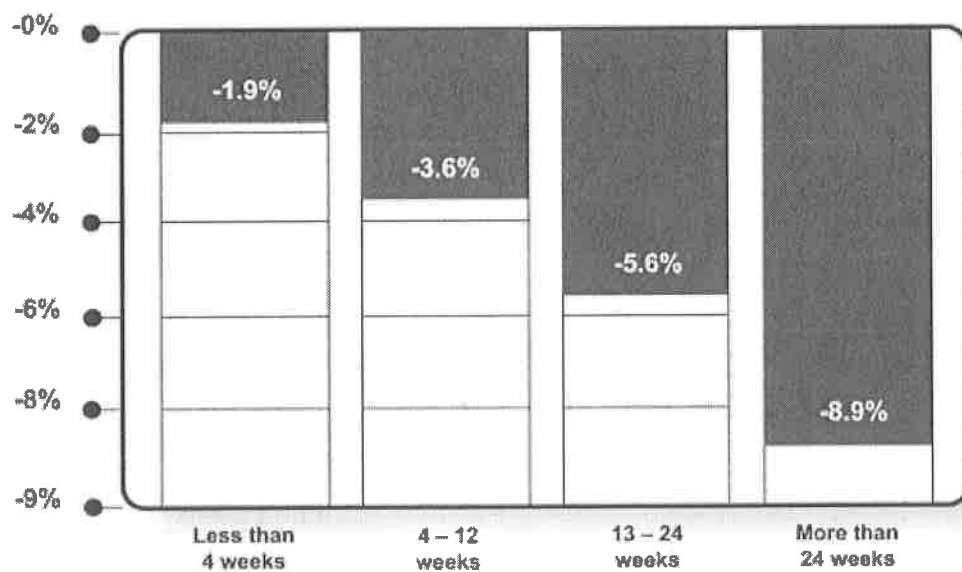
25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### The Effect of Over Pricing

This chart highlights the importance of pricing correctly at market value.

This is the average percentage difference between the Selling and Asking Price by the length of time the home was on the market.



- Put your best foot forward immediately
- Establish a competitive asking price
- Keep your home in top showing condition
- Offer favorable financing terms





## Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### The Benefits of Using a Professional REALTOR®

This page outlines the benefits of using a professional REALTOR® to sell your property.

You'll experience a wide variety of benefits when you hire a real estate professional. Successfully selling a property is a complicated exercise, and REALTORS® have the experience, resources and contacts to complete your sale quickly and smoothly.

#### Pricing

A REALTOR® will help you determine the selling price of your property at a level that accurately reflects its value in current market conditions and will not cost you missed opportunities.

#### Marketing

A REALTOR® will have many useful suggestions on ways to improve the marketability of your property, including cosmetic repairs and other items that will create a favorable impression among buyers.

Your property will enjoy a wider exposure among buyers when you use a REALTOR®. In addition to using flyers and organizing open house days, a REALTOR®'s extensive contact list of former clients, newly qualified buyers and other industry professionals can significantly reduce the time your property is on the market.

A REALTOR® will also allow you to tap into a highly productive and extensive industry network, such as a Multiple Listing Service or other industry marketing system.

Advertising your property efficiently is another area where a REALTOR® can play an important role. A REALTOR®'s experience in deciding on the most appropriate type and frequency of advertising for your property can be invaluable. For example, placing too many ads can create the impression that there may be something wrong with the property or that the seller is desperate.

#### Security

Security is a major consideration when showing your home. By using a REALTOR®, you can rest assured that all showings will be pre-screened and supervised.

#### Negotiating

When negotiating a purchase, most buyers prefer to deal with a middleperson who is objective, unemotional and professional. Buyers will often feel more comfortable with a REALTOR® than with the owner when they want to raise issues that need resolving before making an offer.

#### Monitoring, Renegotiating, Closing or Settling

A REALTOR® will guide you through the minefield of potential problems associated with the appraisal, inspection and financing process, including the often complicated escrow instructions. In addition, your agent can meet and instruct any specialists or tradespeople who may be required for repairs





## Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### Market Analysis Explanation

This is an explanation and overview of this market analysis.

This Comparative Market Analysis will help to determine the correct selling price of your home. Ultimately, the correct selling price is the highest possible price the market will bear.

This market analysis is divided into three categories:

1. Comparable homes that are currently for sale
2. Comparable homes that were recently sold
3. Comparable homes that failed to sell

Looking at similar homes that are currently offered for sale, we can assess the alternatives that a serious buyer has from which to choose. We can also be sure that we are not under pricing your home.

Looking at similar homes that were sold in the past few months, we can see a clear picture of how the market has valued homes that are comparable to yours. Banks and other lending institutions also analyze these sales to determine how much they can lend to qualified buyers.

Looking at similar homes that failed to sell, we can avoid pricing at a level that would not attract buyers.

This Comparative Market Analysis has been carefully prepared for you, analyzing homes similar to yours. The aim of this market analysis is to achieve the maximum selling price for your home, while being able to sell your home within a relatively short period of time.





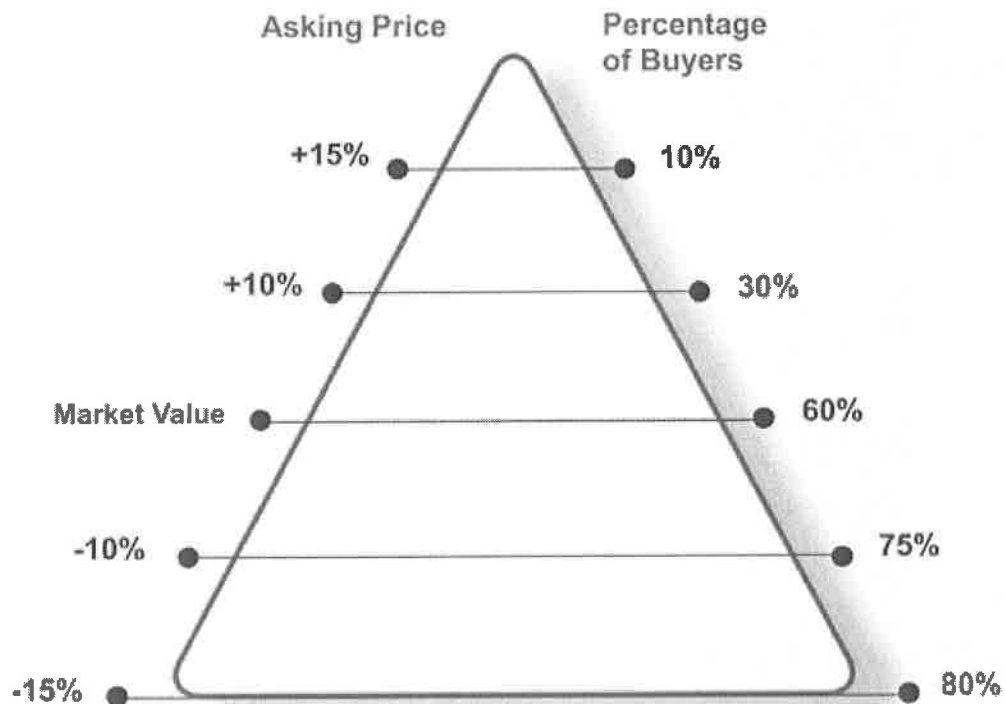
## Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### The Importance of Pricing

This chart highlights the importance of pricing correctly at market value.



This graph illustrates the importance of pricing correctly. The centerline represents market value. As you move above this market value, you attract much smaller percentage of prospective buyers, greatly reducing your chances of a sale. Conversely, as you move below market value, you attract a much larger percentage of potential buyers.





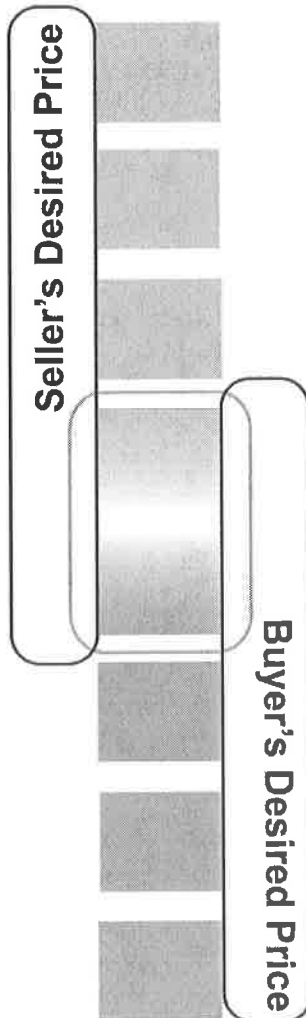
## Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### Setting the Price

This chart highlights the importance of pricing correctly at market value.



When setting a price for your property, the listing level must strike a balance between the seller's need to achieve the best-possible return and the buyer's need to get good value. With many years of experience, a professional Real Estate Agent can help you set a price that will accomplish both objectives.

#### Establishing market value

The market value of your property is determined in exactly the same way as any other commodity – what a buyer is willing to pay for it in today's market. Despite the price you paid originally, or the value of any improvements you may have made, the value is determined by market forces.

#### Look at the competition

Buyers look at about a dozen properties on average before making an offer on a property. As a result, they have a good overview of the market and will compare your property against the competition. If it's not in line with similar properties that are available, buyers won't consider it good value for money.





## Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### The Pitfalls of Overpricing

This chart highlights the importance of pricing correctly at market value.

Overpricing your house in the belief that you can reduce the price back later is a strategy that can backfire badly. For example, by the time you reduce your price, you may miss out on a surge of interest in properties like yours. Also, if prices are lowered, buyers may wonder if there's something wrong with the property that kept other buyers away. So to keep from selling your property at below market value and from wasting valuable time, don't fall into the overpricing trap.





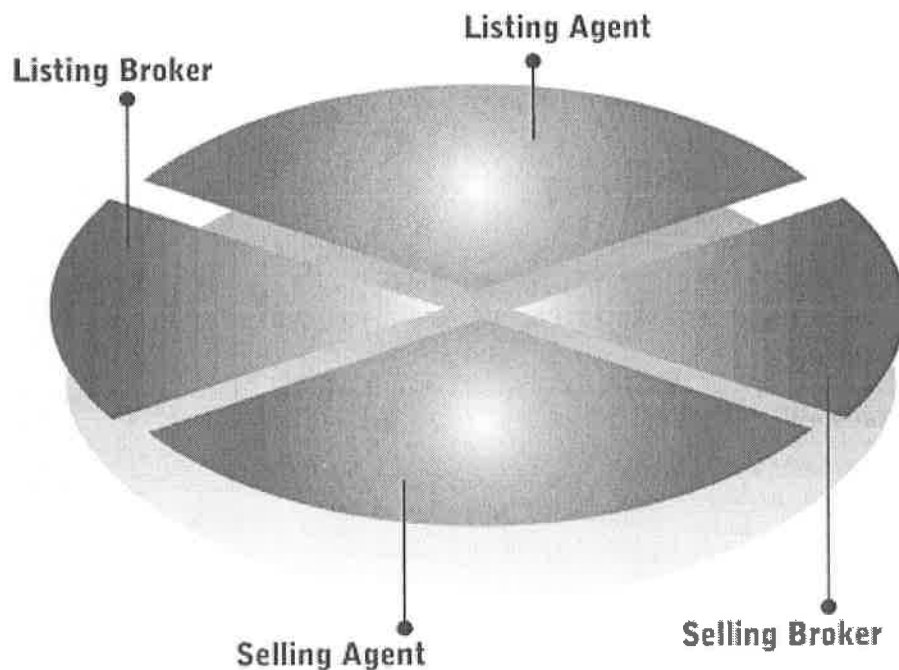
## Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### Where a Commission Goes

This page describes how a commission is divided amongst all of the parties involved.



After a successful sale of your property, the real estate commission is shared among all who assisted in this important transaction. Generally, the commission is divided four ways: to the listing broker, the listing agent, the selling broker and the selling agent. In recognition of the important roles each played in the sale of your property, each is compensated by a percentage of the commission.





## Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### Sources of Buyers

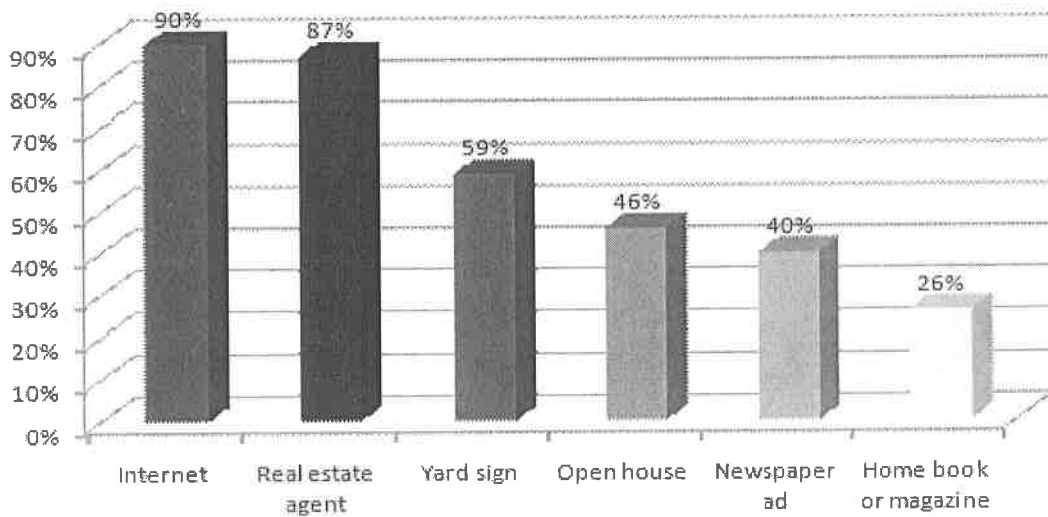
This page illustrates the primary sources of buyers for your property.

### *When you want a buyer, come to us first*

There are several excellent reasons for selecting a professional Real Estate Agent to handle the sale of your property. For starters, our long-standing real estate expertise gives us the ability to network with other firms' agents to promote your property to the widest possible audience, including the Internet. Selling your property depends on a lot more than advertising and signage – it takes referrals, word-of-mouth advertising, and networking.

### Sources of Buyers

Source: 2009 National Association of REALTORS®  
Profile of Home Buyers and Sellers



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25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

### Steps to a Positive Showing

This page describes the key steps to making for a positive showing of your property.

You only get one opportunity to make a good impression, so you want to make it count. By following these guidelines, you'll enhance the attractiveness of your property and reduce the time it takes to generate serious offers.

#### First Impressions

How your property appears from the outside is important. To make a good first impression on a buyer, a clean driveway, a freshly mown lawn or a trimmed hedge will work wonders.

Do a critical inspection of the exterior of your property, paying special attention to the condition of your windows, shutters, screens and gutters. One of the first things a buyer will notice is the need for painting. If your property looks like it needs painting, many buyers will form an unfavorable impression. Elsewhere, little things count. Make sure the front door is spotless, including the doorknob, and that the windows gleam.

#### Cleanliness Counts

Once inside your property, one of the key factors that influences its appeal to a buyer is cleanliness. Most important is front hallway, the kitchen and the bathrooms. Do a room-by-room cleaning, and don't forget any out-of-sight areas because that's often where a discriminating buyer will look first.

The state of the carpets can also be a determining factor. At the very least, have your carpets cleaned, and if they are worn, it's wise to replace them, or remove them if there is hardwood underneath.

#### Less is More

Clutter makes a poor impression. In closets, cabinets, kitchen countertops and other storage areas like basements, remove anything not needed for daily housekeeping. To make each room in your property look larger, get rid of or donate unnecessary furniture. Walk through your property and think: "Less is more."

#### Repairs

Make sure everything is in good working order. Dripping faucets, squeaky steps and loose doorknobs can easily create a bad impression and reduce the value of your property. A few hours spent on repairs, whether by yourself or a tradesman, can pay big dividends when an offer is made.

#### Little Things Count

It's easy to improve the appearance of any room. You may want to replace worn rugs or small pillows, put new towels in the bathroom or brighten up a room with a vase of flowers.

#### Pull Together

Get all the members of your household to pull together when it comes to getting – and keeping – your property ready to view. By getting everyone into the habit of spending a few minutes tidying up every morning for an afternoon showing, you improve your chances considerably.





# Comparative Market Analysis

25 Winston Lane  
Philipstown, 10524

Thursday, January 25, 2018

## What it Takes to Show

This page describes what it takes to show your property.

### Scheduling the Showing

Coordination is the key. Before a sales associate from our firm or a cooperating broker shows or previews your property, a representative from our firm will contact you to schedule an appointment. You will then be notified of the timing, and, if it's acceptable, the appointment will be confirmed. If you can't be reached, the showing will proceed on the understanding that you wouldn't want to miss any chances for interested buyers to view your property.

### Timing

Ordinarily, you'll get plenty of notice about an appointment request. Some buyers, however, may ask to see your property as soon as possible. In such cases, a showing could take place within an hour or so. If a buyer requests a change to the timing of a scheduled showing, you'll be given as much notice as possible.

### Special Instructions

Any special instructions you may have given to your listing agent, such as information on pets, parking or security, will be listed in your property file and thoroughly explained to the sales associate who requested the showing.

### The Showing

If you're not on hand during a showing, the sales associate will use the property's lock box to enter. If you're available, sales associates will introduce themselves and give you a business card.

### Privacy

The fewer people around during a showing, the better. It's also a good rule to let the buyer roam freely and discuss the property with the sales associate without interruption. A properly briefed sales associate will know the buyer's needs and will be able to point out the features that meet the requirements.

### Contact Information

If you're not going to be available to approve an appointment request, it's important to notify your sales associate. By leaving a telephone number where you can be contacted, you can be notified immediately about an offer.

### Previews

Occasionally, sales associates may schedule an appointment to view your property without a buyer. By familiarizing themselves with what's on the market, they will be an excellent position to alert a buyer to a property that fits the bill.

### Unscheduled Appointments

Ask any people who show up to view your property without an appointment to telephone the listing agent to request a showing. Even if the person identifies himself or herself as a licensed sales associate, an appointment request must be made first through your listing agent.



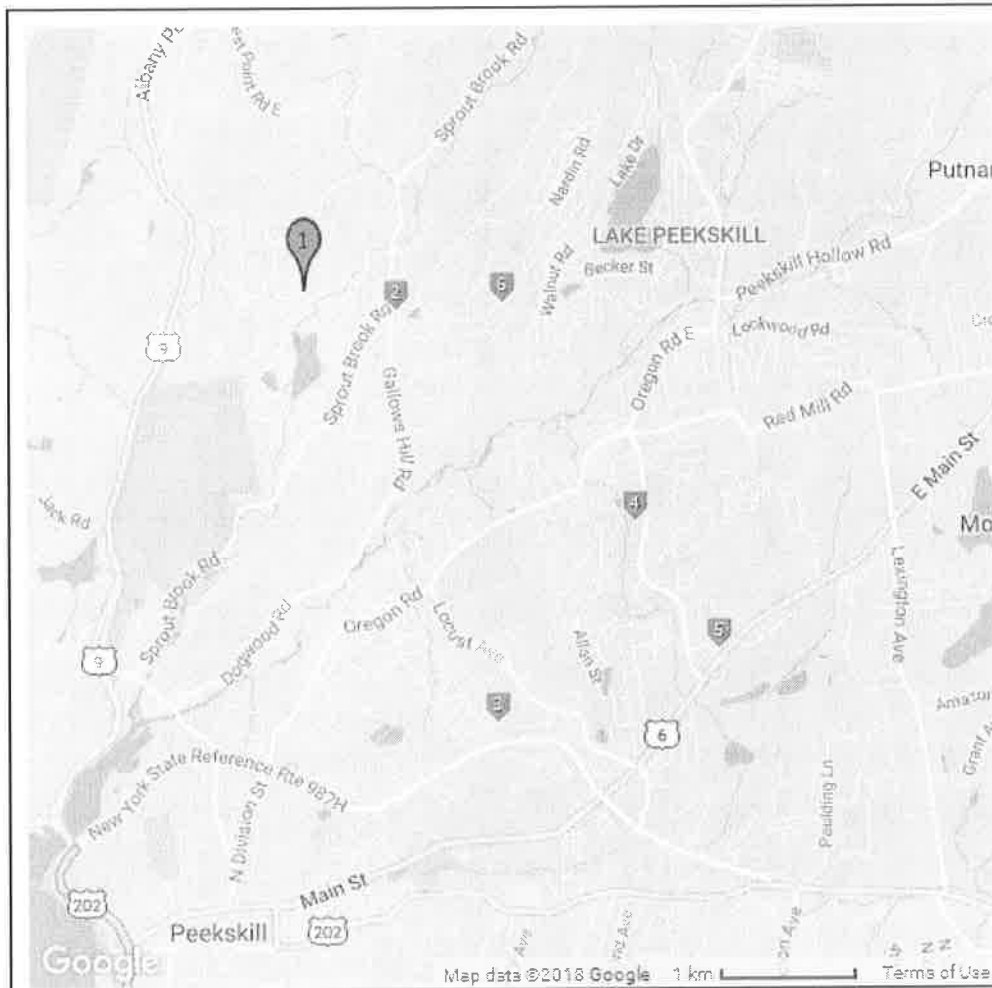
## Comparative Market Analysis

25 Winston Lane  
Phillipstown, 10524

Thursday, January 25, 2018

### CMA Map Layout

This page displays the Map for the CMA Subject and your comparables.



- 1 25 Winston Lane
- 2 158 Gallows Hill Rd
- 3 20 Gabriel Dr
- 4 576 Westbrook Dr
- 5 11 Laurie Rd
- 6 73 Aqueduct Rd